

## CLAIMS

1.- Security system for commercial transactions via the Internet or other communications networks, whose purpose is to enable any user or purchaser to avoid having to enter his bank information over the network, comprising: using the user's telecommunication service provider or an intermediary finance company as a bridge element between this user and the company supplying the product or service in question, so that the user enters his personal information by filling in a form; this information is compared with the data received from the telephone or finance company, which has this information in its possession, to accept the purchase if the data coincides, or to reject it if not, so that if the purchase is accepted, it is charged to the user's phone bill or personal account, while the supplier company will collect from the aforementioned operator at a later date.

2.- Security system for commercial transactions via the Internet or other communications networks, according to claim 1, wherein an application begins by asking the user to select a language to be used, from a group of languages pre-set for that purpose, following which the user is informed of the possibility of using the same remote purchase service by means of a credit card accepted at authorized establishments; if the user does not choose to pay with a card, information corresponding to the subscriber phone number from which the call was made and to the subscriber himself is received from the telephone service provider or finance company authorized to provide the service, for later verification, after which the user must fill in a form requesting his personal information, as well as information about whether he placed the call from his subscriber telephone number or from another number; in parallel, an identifying password is requested, so that once all the information has been checked and compared, with the possibility of correcting mistakes or canceling, the user goes on to a consignee data form; in this form, the user reflects the information corresponding to the place where the shipment is to be delivered, and this is followed by another form corresponding to the information about this delivery in terms of lead time, time of day, day, month and year for the delivery; next, communication is established

with the supplier company, and the user's encrypted data is sent and his purchase confirmed.

3.- Security system for commercial transactions via the Internet or other communications networks, according to claim 2, wherein the user places the call from a number other than his own phone number, the application, after checking to make sure that this subscriber number appears on the form, establishes a pre-determined period, for example, 24 hours, to confirm the purchase from his own phone number.